

Holiday Giving Without Breaking the Bank

The holiday season can be hectic and stressful, and the pressure of shopping for gifts can compound the stress and strain the pocketbook. Bearing in mind that the holidays are really about pausing to appreciate the things and people in our lives that make it all worthwhile can help place things in perspective. Given the still uncertain realities of the economy, there are myriad ways to express that appreciation for friends and family – without breaking the bank.

GIFTS FROM THE HANDS

Making your own gifts is a wonderful way to show you care. Who doesn't enjoy freshly baked goods? Doubling or tripling recipes can maximize your efficiency to produce several batches of scrumptious brownies, cupcakes, or pumpkin bread. Or put together a scrapbook to commemorate a significant event in a loved one's life. Use your computer to scan photographs to create a family history book. Or put together themed gift baskets: movie night, spa day, or a literary theme for the reader in your life.

GIFTS OF TIME

One of the most precious resources we have is that of our time. Spend a day with an aging relative or a family member you aren't able to see often. Give your children the gift of a day in which they get to decide how their time with you is spent, and think of the memories you'll be creating for them – and for you! Provide a loved one with your handyman skills for an afternoon, or spend a day making the rounds of garage sales with someone in your life who loves a bargain. Give that special someone

a day of adventure by playing tourist in your own city. Get creative and you'll have no lack of memorable times ahead!

GIFTS OF THE HEART

Instead of exchanging gifts, gather the family or a group of friends and volunteer for a community organization. Charities and other non-profits are always in need of extra hands. Or have each family member take on a charitable project and document it. Then celebrate with a time to share each person's experiences and memories with the rest of the



family over hot chocolate. Check your local newspaper for listings of holiday initiatives and community projects.

PREPARING AHEAD

If you are not in the habit already, make this the season you will begin preparing ahead. Shop the after-holiday and year-end sales for next year's wrapping supplies and holiday cards. Start a gift closet and stock up on items throughout the year. These simple steps will go a long way toward easing holiday stress and allowing more time for what matters most: your friends and loved ones!

GETTING HELP

For help with personal or workplace issues, contact your Employee Assistance Program (EAP). These confidential services are available to employees and their eligible household members 24/7.